

PLANT NOW!



EARN MORE INTEREST ON CONVERTED BONDS

Government Will Receive Older Issues in Exchange for Newer Securities Yielding Higher Rate of Income.

More than \$900,000 in increased interest will be paid within the next six months to owners of bonds of the Second Liberty Loan and the First Liberty Loan Converted, if they present their holdings at once for conversion into 4-1-4 per cent bonds. This announcement, which of course applies only to those bond holders who have not converted their securities already, has just been made by the Federal Reserve Bank of Richmond. Government statistics show that there are outstanding in the United States about \$750,000,000 of these bonds which have not been converted, a block of no small size being owned, it is believed, in this state.

Owners of bonds of the Second Liberty Loan should have them converted before November 15, 1919. Bonds of the First Liberty Loan Converted ought to be presented for conversion before December 15, 1919. These securities will be received by local banks in exchange for either coupon or registered 4-1-4 bonds. The new rates of interest will begin on the dates given.

However, unless the bonds are presented for conversion before November 15, and December 15, respectively, the 4-1-4 per cent rate of interest will not begin until May 15, 1920, in the case of the Second Liberty Loan and not until June 15, 1920 on the bonds of the First Liberty Loan Converted. In other words, by waiting until after November 15 and December 15, respectively, the holders of the converted bonds, as indicated, would lose six months interest at one-fourth of one per cent, which on all the unconverted bonds outstanding of the issues named would amount to more than \$900,000.

Bonds of the First Liberty Loan originally paid 3-1-2 per cent. Bonds of the Second Liberty Loan carried interest at the rate of 4 per cent. Holders of the First Liberty Loan were therefore allowed to convert their 3-1-2 per cent bonds into 4 per cent securities known as First Liberty Loan Converted. A great many subscribers took advantage of this offer. Now those who did so and all holders of bonds of the Second Loan may again increase their interest return by converting their holdings into 4-1-2 per cent bonds, this being the interest rate of the Third and Fourth Liberty Loans.

QUAKER ACROSTIC

(Read both ways)

The man who saveth money Hath his future guaranteed. Remorse o'er substance wasted Is unknown to him, indeed. Fortune smileth on him. Things he hath, as he may need.

The man who spendeth wisely; Hath no idle, wasted hour; Ruleth cities—even nations—Interest for him doth flower. For he learneth as he liveth Thrift! succeedeth—THRIFT IS POWER.

Thrift is the surest and strongest foundation of an empire; so sure, so strong, so necessary, that no nation can long exist that disregards it—Lord Roseberry.

It is true that many loans, money, and cups of sugar, are forgotten or unpaid. Uncle Sam, however, gives us a bond for our little loans—"lest we forget" he even pays interest on it to make it interesting.

TEXT BOOKS WILL BE FURNISHED TEACHERS

Two Courses Are Issued by Treasury Department and Will be Sent Free Upon Request.

To further the teaching of thrift in the schools the United States Treasury Department has issued two text books, copies of which may be had by any teacher desiring them. One is designed for use in elementary schools. It gives a suggested outline, the purpose being to shape the habits and character of the school child in the formative period of his life. The second book known as "Fifteen Lessons in Thrift" is to be used in the high schools and naturally is more advanced in the treatment of the subject.

The books are being handled in this district by William R. Timmons, director of the Educational Division of the War Loan Organization, at Richmond, Va. Mr. Timmons will be glad to send copies of the books free of charge to all principals, teachers and instructors who are interested in the subject.

In both pamphlets the lessons are sufficiently flexible to permit the introduction of such local material as has particular interest and value.

Thrift and the principle of saving are now being taught in hundreds of schools throughout the country, having been incorporated in the regular work and assigned a place on the schedule ranking with other more important subjects, it being now recognized that the study of thrift is becoming more and more necessary in order that the pupil may be better equipped for the problems of life.

MORE THAN ONE WAY TO PRACTICE SAVING

There are ways and ways of barring the door against the wolf. But until six months ago David Broderick, of Niagara Falls, N. Y., had never learned how to slip the bolt into place. Convicted of a minor offense last January, he was placed on probation, and ordered to take \$12 a week to the probation officer.

Broderick protested, saying that it was impossible for him to pay so much, but agreed to try when he realized that a jail sentence was the alternative. Each week since that time he has paid in his twelve dollars, and at the expiration of the six months term he was handed \$230.50 worth of War Savings Stamps, the result of his saving.

When the justice entered his courtroom the next day he found on his desk a cigar wrapped in the following note signed by Broderick: "You're a friend of mine. Good luck, Judge. Broderick is now under a voluntary probation period of indefinite length promising to bring in \$10 a week to continue his savings investment."

WHAT BEN DID

Ben Franklin was a thrifty man. To this you'll all agree; Instead of squandering what he got He used frugality.

His wealth increased from year to year. He won fame and position. But not alone did he succeed in gaining his ambition.

To smooth the way, to help him on. There stood his saving wife. And 'twas this partnership of thrift Gave him a happy life.

Some folks attribute wealth to luck. 'Tis fortune's known foundation—His luck to find a thrifty mate Was Ben's interpretation.

THE HIGH COST OF LOAFING.

It is the high cost of loafing rather than the high cost of living that troubles America today, this in the opinion expressed in a recent issue of the "Corn Exchange," the monthly magazine of the Corn Exchange National Board of Philadelphia. The paper says that the country is producing less per hour, per man, than before the war although the rate of consumption is greater. This being true, prices continue to advance and further advances may be expected until an economic balance is affected between production and consumption.

The solution of the problem as indicated by President Wilson, Governor Harding, and others, is to increase production and reduce expenditures.

Investigation by a large manufacturing plant of Philadelphia, says "Corn Exchange," recently showed that under identical circumstances the production per man per hour was one half more before the war although wages have been doubled. Another investigation which covered several states and which was reported in the same paper showed that while the average wage per man increased 240 per cent the production per man, per hour, had decreased 62 per cent.

"The man who loaf on the job," says the paper above named, "no matter what division of society he belongs to deliberately elects to surrender his claim to be an honest man, for he is pretending to do something that he knows he is not doing. This lowering of the moral standard of the people of the nation menaces the stability of the state."

The paper concludes: "Let us be honest with ourselves by recognizing the high duty of working at maximum speed at whatever task circumstances bring to us. The loafer is father of the liar, and the liar is father of the traitor to all that we hold dear in America. It is the worker who has always won, the shirker who has always lost. Let us stop talking about the high cost of living. Let us put a stop to the high cost of loafing."

ONE YEAR ALLOWED.

Former Soldiers Will Not Be Paid For Disability After That Time.

The Bureau of War Risk Insurance wishes to emphasize the importance to service men of one of the provisions of the War Risk Insurance Act upon the fulfillment of which may depend the validity of their claim to compensation under the Act.

The War Risk Insurance Act provides that "No Compensation shall be payable for death or disability which does not occur prior to or within one year after discharge or resignation from the service, except that where, after medical examination made pursuant to regulations, at the time of discharge or resignation from the service, or within such reasonable time hereafter, not exceeding one year, as may be allowed by regulations, a certificate has been obtained from the director to the effect that the injured person at the time of his discharge or resignation was suffering from injury likely to result in death or disability."

Many discharged men are not familiar with or are inclined to disregard this provision of law and are allowing their rights thereunder to lapse.

Request for the certificate mentioned.



We have a fresh lot of young well broken Mules, all sizes, suitable for any and all kinds of work, farm or draft.

Come look them over and take your choice. You will find prices right.

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NEW BROOKLAND, S. C.

Dr. TOOLE, DENTIST,

1623 Main St., Columbia, S. C.

ed above should be made to the Chief Medical Advisor, Bureau of War Risk Insurance, Washington, D. C.

SOUTH CAROLINA RESPONDS TO CALL OF LENOIR

Hickory, Oct. 27.—Interest in the big campaign for endowment of \$300,000.00 for Lenoir College increases and enthusiasm grows as reports come in to Campaign Headquarters. The North Carolina congregations are certainly going to do their part, and handsomely. There is no fear but that they will not only raise their apportionments, but will do far better.

Encouraging news also comes from the conference in South Carolina and from the conference in Virginia. In addition to the good report made by the Rev. O. W. Aderholdt who recently visited South Carolina, one of the posters writes this morning that he can count on his congregations to raise their full apportionments. White South Carolina is further removed from the college, their loyalty is evident and it is believed they will raise their full quota in this campaign.

From Virginia Mr. George wires that two congregations with whom he had worked Sunday and Monday had completed their canvasses and had doubled their apportionments. Mr. George expects to remain in Virginia the greater part of the week. The Rev. O. W. Aderholdt is also doing good work in Virginia. With the preparation that had already been made by Rev. M. L. Pence of Virginia, and with the active assistance of Rev. Pence throughout the Virginia Conference, the campaign office grows in its confidence that Virginia also will go "Over the Top" by a large percentage.

These reports from Virginia and South Carolina are most encouraging for, being further removed from the college, the enthusiasm could not have been expected to be quite so great among them, yet their loyalty and generosity are apparent and campaign workers expect great things from them.

Over Enthusiastic.

Wife—Henry, do you think me an angel?

Hubby—Why, certainly, my dear; I'm very enthusiastic. I think all women are angels!

"You needn't be so enthusiastic as all that!"—London Answers.

MR. AND MRS. P. H. COOK GAVE BARBEQUE MONDAY.

Mr. and Mrs. P. H. Cook gave a delightful barbecue dinner at their home on the Wyse's Ferry Road on Monday

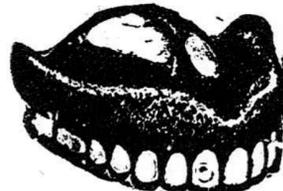
in honor of their son, Mr. Robert Cook, whose marriage to Miss Clara Edna Shealy of Ballentine, took place on Sunday. The bountiful repast was served on a long table beneath the tall oaks, and was enjoyed to the fullest by the half hundred invited guests.

Miss Jessie Smith

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The New

Allen

This new Allen, which is here for you to see and to drive, is in our opinion the greatest popular priced automobile in America.

It's an aristocrat from hub to hub, challenging any car to outlook it—challenging any car at any price, on the basis of "comfort miles" per dollar, to out-perform it—smooth riding and silken-acted without resorting to lengthy wheel-base—sturdy and dependable to a remarkable degree—quick as a cat on the throttle—a sensational hill climber and a wonder when it comes to "laying right down" to a hard pull on heavy roads—in a sentence, this is what you get in the new Allen at \$1395.

The arguments the car itself presents in actual road test are unanswerable. We, smilingly, dare you to match this car, not merely against other cars selling around its price, but against the most expensive cars you know. If, at the end of the test, Allen has outpointed its competition—buy the Allen. Could any suggestion be more fair?

An alarm clock obviously has more wheel-base than a watch—proving that you cannot base value on mere side alone.

This new Allen demonstrates that, by brainy designing, passenger ease can be obtained without resorting to lengthy wheel-base, for at sensible speeds—forty miles an hour or under—no car rides with greater comfort.

You are ready to admit that driving a quick, playful car is less work—that it costs less to operate and, under present traffic conditions, is easier to control and far safer—particularly when your wife or daughter drives.

This new Allen will jump away, on a spurt, from heavier cars. In mud it will do better—partially because of its remarkable power in proportion to its

weight; and partially due to the fact that it does not sink as deep from its own heft.

Let your own eyes and your own automobile experience be the jury. We will gladly abide by the verdict. You don't have to be told when a car rides smoothly over bumps, when it shows great reserve power—and you know when a car looks good.

If you are seeking a commodious and strictly quality five-passenger car—you will want this Allen, we believe.

This is no place to go into details. All we ask you to do is to take a ride—just one ride—in this new Allen. And one final suggestion: We want you to drive it YOURSELF. You know more about what you want than we do, anyhow.

The Lexington Auto Co

W. E. HUMPHRIES, Sales Manager Expert Auto Repairing LEXINGTON, S. C.